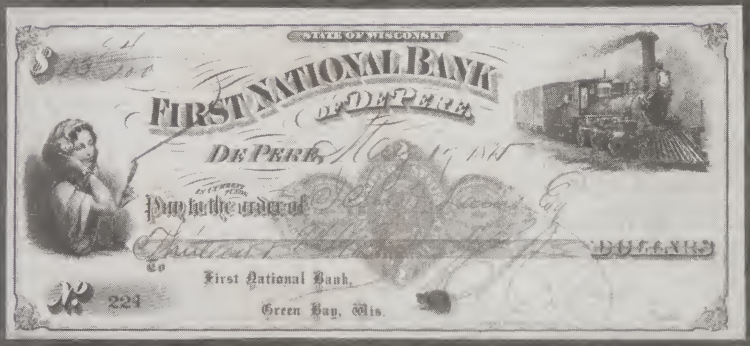
THE CHECK COLLECTOR

August 1992 | The Journal of | Number 23
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



THE CHECK COLLECTOR

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The Check Collector is issued four times a year for members of The American Society of Check Collectors, Inc. Subscription only by membership. Dues are $10.00 per year. Outside U.S.A., Canada and Mexico, add $2.00 per year. Send address changes to the Secretary. All rights reserved.

To our members:

Write something for *The Check Collector!* We need articles about checks and check-related subjects. See the list of 32 areas of collecting interest on the Secretary's Page for ideas.

We retype all material. Photos require an original or a good, clear black and white copy. Original checks sent in are copied and returned carefully and promptly. Finished check photos are 7" wide and/or 2 1/2" high.

Small, interesting "filler" material and items of less than one page are always welcome. Any questions, ask the Editor.

To our advertisers:

Deadline for advertising copy to run in the November 1992 issue of *The Check Collector* is November 5, 1992.

The Check Collector is an effective means to reach the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and to check-related fiscal documents, publications, accessories and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which the typographical error appeared upon prompt notification of such error.

All copy for ads must be camera ready.
Advertising rates are as follows:

One quarter page	25.00/issue
Business card size	10.00/issue

PRESIDENT'S COLUMN

It is my feeling that the President should let the membership know what is going on. As of recent date, with Roland Burnham of Lompoc, California spearheading the effort, we have launched a campaign to bring back into the fold some of those who have given up their membership in the A.S.C.C. It is still too early in the game to be able to predict the final score. As of this moment, victory is not in sight.

For certain, I feel that our hobby needs the A.S.C.C. There certainly is no other publication around that is anything like *The Check Collector*. With its many articles, it serves to keep us in touch with our hobby. I am certain that many of us would be able to come up with an interesting article for *The Check Collector* if we just made up our mind to do so. Please, please help!

A membership application appears in *The Check Collector*. It doesn't take too much effort to ask a collector's friend or dealer to join us. There is a pressing need for more members. All of us should do what ever they can to encourage our fellow collectors to join. With our costs of operation on the rise, an increase in members will go a long way in retaining the ten dollar annual dues structure. If anyone has an idea that would benefit the organization, I would certainly like to hear about it.

ASCC members who will be in South Florida on March 19-21, 1993, should plan to visit the Stamporee Stamp Show to be held at the US Armed Forces Training Center, West Palm Beach.

Checks and check collecting will be well represented by a Round Table Meeting of check collectors, a 200 frame exhibit which will include checks and a 30 stamp dealer bourse. Some dealers will have checks.

Table of Contents

Number 23, August 1992

President's Column	Page 2
Stone Age	Page 4
Discharged Convict Received $5.00 from MT Governor	Page 5
Washington State Circulating Scrip of 1907	Page 6
The American Bank Note Models	Page 9
Around the Hobby	Page 11
The United States Railroad Administration	Page 12
All or Nothing at all	Page 14
Happy Findings and Conversation Pieces	Page 16
Guide to Check Collecting - V	Page 17
ASCC Check Pool Update	Page 21
ASCC Check Survey	Page 23
Secretary's Report	Page 27
Across our Desk	Page 29

Founded ASCC in 1969.

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

A non-profit organization organized under Section 501-(c)-(3).

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STONE AGE

by Roland P. Burnham

No doubt every financial printing historian knows that lithography started in Germany early in the 19th century.

Aloys Senefelder (1771-1834), a Bavarian actor and dramatist, searched for a low cost method of printing copies of plays for the cast. He perhaps literally stumbled over a rock because he somehow discovered the use of limestone as the basis for his lithography.

Printers began with the woodcut and then turned to copper engraving, the etching, the wood engraving, and to movable type. Then along came Senefelder, who (after about 15 years work) with a mixture of chemistry and physics, of art and craft, of skill and luck, made it possible to print many examples of an illustration drawn flat upon a perfect plane surface of stone.

Although the inventor didn't live to see it, stone lithography became a world-wide success as the elegant system for printing illustrations. It reigned through the 19th century and into the 20th. Gradually, in the 1930's, offset lithography took over with metal plates and molten metal lead sheets and high speed printing washed out the stones.

Probably every vignette that we value on our checks was printed by use of lithographic stones. Hotel letterheads, insurance companies, stocks and bonds, anything with a need for quality illustrations was done by stone lithography.

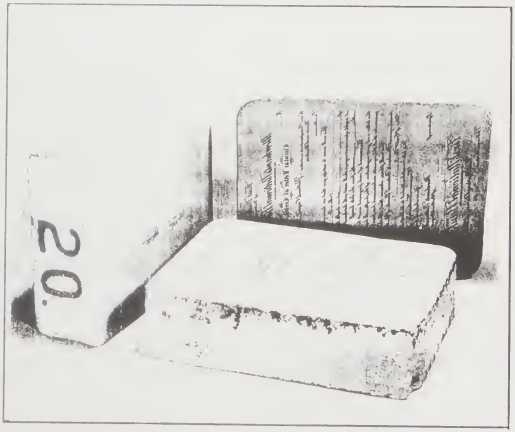
Recently I was in San Antonio on a short visit. About a block from the famous Alamo, right downtown, I ventured into two antique stores. From one I was able to find nearly 100 old checks. The other, in the same block, was more upscale. Shiny floors, everything under glass or in bookshelves, saleswomen with upswept hair and non-antique clothing ... not really a place to find checks.

"No, we don't have any checks," she said in deep Texan. "But with what we've got, you can make your own old bank checks." Her smile was wide.

I protested, "I'm sorry, but in the real world we don't <u>make</u> old bank checks. They were made 100 years ago, or whatever. We just collect them."

"I understand, of course, but follow me," she flipped her hair in a direction and we followed it.

Behold! A beautiful hunk of stone. Highly polished yellow on two surfaces and rough natural stone of the sides. It was about 9 x 7 and 2 1/2 inches thick but it was weighty as I brought it down to the counter.



This was a working conglomerate, a hodge-podge the printer could use for many customers.

Vignettes! Bank buildings! Cars and trolleys and people on the walks. Check forms, two sizes. Space for the printer to insert name of bank, city, etc.

The banks and logos and buildings were etched onto the

Illustration above: *Typical small lithographic stones, once used in the trade for printing checks, documents, letterheads, etc. Once found in every litho shop, stones are now a rarity.*

(Continued on Page 15)

DISCHARGED CONVICT RECEIVED $5.00 FROM MONTANA TERRITORIAL GOVERNOR

by Herman L. Boraker

As the California Gold Rush declined, foot-loose miners and prospectors rushed from one reported find to the next. Gold prospecting was a "dream" that nearly always promised more than it paid.

A succession of booms throughout the western states lead to the establishment of Idaho Territory (including present Montana and Wyoming) in 1863 to provide a government for the area.

Three gold discoveries in the Montana region drew miners to the vicinity of Bannack City, Alder Gulch and Virginia City. In 1864 came Last Chance Gulch, which became known as Helena. That same year Montana was made a territory (May 26th) with boundaries the same as today.

Many of the State's mining camps were founded during the Civil War. Gold mining was followed by silver and then copper in the 1870-1880's. It was not long until copper was to produce the "copper kings of America".

President Grover Cleveland, in 1887, appointed Preston Hopkins Leslie as Territorial Governor of Montana. He held the office until April 13, 1889.

Early in 1889 Congress passed an omnibus bill to enable North and South Dakota, Montana, and Washington to form state constitutions preparatory to admission to the Union. All four states were admitted before the end of the year (Montana Nov. 8th).

Preston Hopkins Leslie was born March 8, 1819 in Wayne County, Kentucky. His early childhood was spent working on a farm and attending a one-room school house for his education. Later he studied law and was admitted to the bar in 1840.

During the years 1841-1855, he held several different political offices–Deputy Clerk, County Attorney, representative in the General Assembly. From 1851 to 1855, he was in the State Senate, and again in 1867. In 1881, he was appointed, then elected, Circuit Judge of his district in Kentucky.

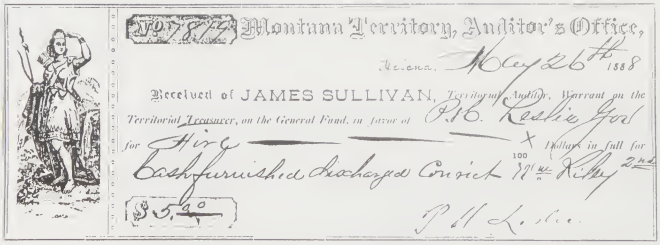
Following his term as Territorial Governor of Montana he practiced law in Helena, and in 1894, he was named by President Cleveland as U. S. District Attorney for Montana, serving four years.

Leslie gained the respect of all who knew him and he served as president of the Montana Bar Association. He died February 7, 1907 and was buried in Forestvale Cemetary, Helena.

References:

America Moves West by Robert E. Riegel and Robert C. Athearn, published by Holt, Rinehart and Winston, Inc., New York, fourth edition, 1964.

Biographical Directory of the Governors of the United States 1789-1978, Vol. II, edited by Robert Sobel and John Raimo, published by Meckler Books, Westport, CT. (1980?).


Montana Territory, Auditor's Office,
Helena, May 26th 1888
Received of JAMES SULLIVAN, Territorial Auditor, Warrant on the
Territorial Treasurer, on the General Fund, in favor of P.H. Leslie Gov
for Hire
Dollars in full for
Cash furnished discharged Convict Wm Riley 2nd
$5.00
P H Leslie

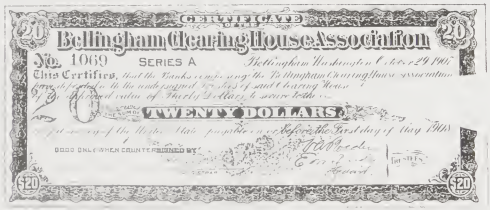
This Montana Territorial warrant was issued to Gov. P.H. Leslie, on May 26, 1888 for "Cash ($5.00) furnished discharged convict, Wm. Riley 2nd" and Governor Leslie signed the warrant.

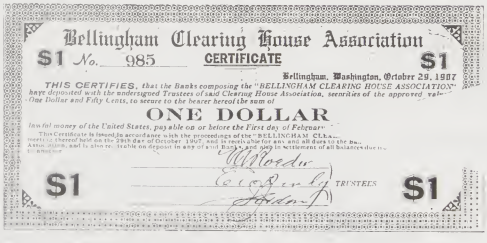
WASHINGTON STATE CIRCULATING SCRIP OF 1907

by Tom Sheehan

In 1907, Frederic A. Heinze and Charles W. Morse tried to corner the copper market using shares of the United Copper Company as the vehicle. Their own wealth and their control of several small New York banks including the Knickerbocker Trust Co. provided the funds. The effort failed due to several factors, one of which was the influence of the Standard Oil Co. Years earlier Heinze had bested the giant oil company and the "Standard Oil crowd" was looking to even the score. In October when the market broke, it took several banks with it, one of which was Heinze's Knickerbocker Trust. Panic ensued and none of the larger banks would provide currency. As a result a substitute was found by the clearing-houses.

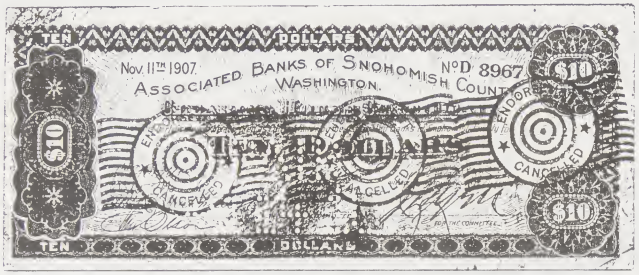
Clearing-House certificates backed by good deposits, cashiers checks and certificates of deposit in convenient denominations circulated as currency. Washington State was affected along with most others. The two Bellingham certificates show a deep V cut cancellation. The first design was used until the more intricate design was prepared to protect against counterfeiting.

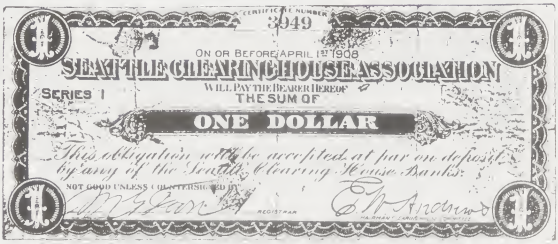


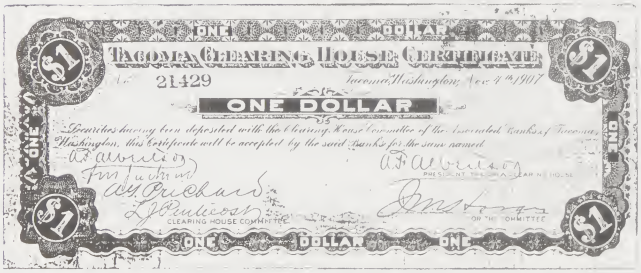


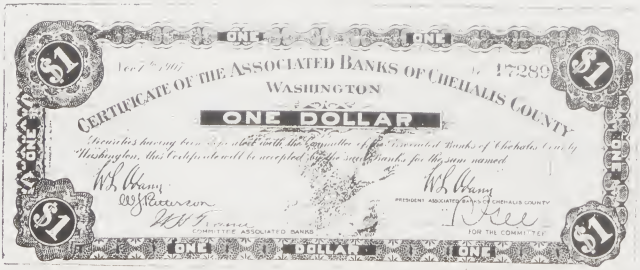
The Skagit County Clearing House Certificate is uncancelled and unique. The Associate Banks of Snohomish County was cancelled on 9/14/10 with a postal type cancellation.

The Seattle and Tacoma notes as well as the Chehalis County notes are uncancelled and would be considered very scarce. The uncancelled Spokane note is rare and the Olympia note is one of two known.




CERTIFICATE NUMBER
3949
ON OR BEFORE APRIL 1ST 1908
SEATTLE CLEARING HOUSE ASSOCIATION
SERIES 1
WILL PAY THE BEARER HEREOF
THE SUM OF
ONE DOLLAR
This obligation will be accepted at par on deposit by any of the Seattle Clearing House Banks
NOT GOOD UNLESS COUNTERSIGNED BY


ONE DOLLAR
TACOMA CLEARING HOUSE CERTIFICATE
No. 21429
Tacoma, Washington, Nov. 4th 1907
ONE DOLLAR
Securities having been deposited with the Clearing House Committee of the Associated Banks of Tacoma, Washington, this Certificate will be accepted by the said Banks for the sum named
CLEARING HOUSE COMMITTEE
PRESIDENT THE ASSOCIATED BANKS OF TACOMA
FOR THE COMMITTEE


ONE DOLLAR
Nov 1st 1907
No. 17289
CERTIFICATE OF THE ASSOCIATED BANKS OF CHEHALIS COUNTY
WASHINGTON
ONE DOLLAR
Securities having been deposited with the Committee of the Associated Banks of Chehalis County Washington, this Certificate will be accepted by the said Banks for the sum named
W. L. Abney
W. L. Abney
PRESIDENT ASSOCIATED BANKS OF CHEHALIS COUNTY
COMMITTEE ASSOCIATED BANKS
FOR THE COMMITTEE

The Ellensburg note is the only one known and is not in the author's collection. No other examples of Washington State scrip from this period are known.

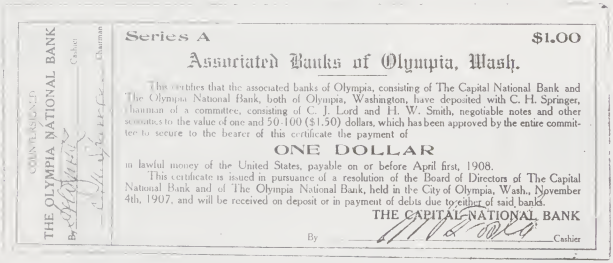
This scrip issue was technically illegal but because the need was so great no one was prosecuted. Seven years later in 1914, the Federal Reserve System was established to provide for an elastic currency.

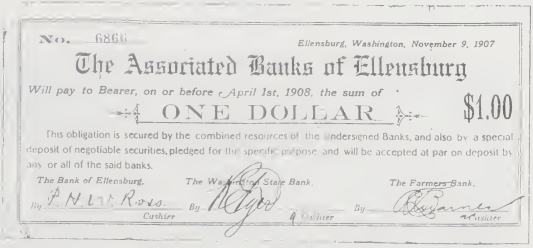
I would like to correspond with anyone who has checks of this kind for sale or in their collections.

Editor's Note:

In submitting this article to *The Check Collector*, Tom wrote, "As an incentive to others I would also like to announce that this display of scrip (checks) was voted by the judges as the best in the show [at the Pacific Northwest Numismatic Association convention held in June]. There were about twenty other displays all in different categories. Let's get the check collectors out and have them show off their collections".

November 1, 1907.
Spokane Clearing House Association Check
The Spokane Clearing House Association will pay to the bearer hereof on demand
TWO DOLLARS
PAYABLE IN CLEARING HOUSE FUNDS ONLY
MANAGER

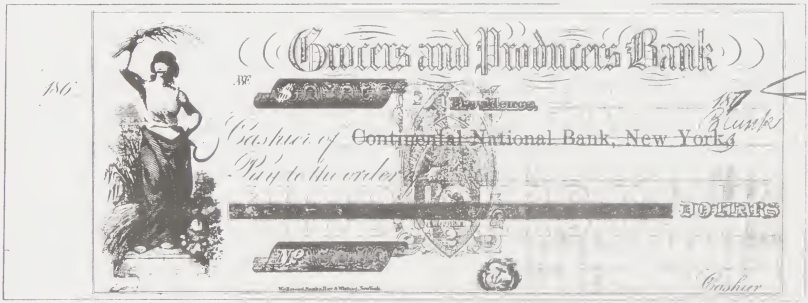

COUNTERSIGNED
THE OLYMPIA NATIONAL BANK
Cashier
Chairman
Series A
$1.00
Associated Banks of Olympia, Wash.
This certifies that the associated banks of Olympia, consisting of The Capital National Bank and The Olympia National Bank, both of Olympia, Washington, have deposited with C. H. Springer, Chairman of a committee, consisting of C. J. Lord and H. W. Smith, negotiable notes and other securities to the value of one and 50-100 ($1.50) dollars, which has been approved by the entire committee to secure to the bearer of this certificate the payment of
ONE DOLLAR
in lawful money of the United States, payable on or before April first, 1908.
This certificate is issued in pursuance of a resolution of the Board of Directors of The Capital National Bank and of The Olympia National Bank, held in the City of Olympia, Wash., November 4th, 1907, and will be received on deposit or in payment of debts due to either of said banks.
THE CAPITAL NATIONAL BANK
By
Cashier


No. 6866
Ellensburg, Washington, November 9, 1907
The Associated Banks of Ellensburg
Will pay to Bearer, on or before April 1st, 1908, the sum of
ONE DOLLAR
$1.00
This obligation is secured by the combined resources of the undersigned Banks, and also by a special deposit of negotiable securities, pledged for this specific purpose, and will be accepted at par on deposit by any or all of the said banks.
The Bank of Ellensburg,
The Washington State Bank,
The Farmers Bank,
By
Cashier
By
Cashier
By
Cashier

THE AMERICAN BANK NOTE MODELS

by Ed Lipson

The opinions and conclusions expressed in this article are strictly my own. My original intent in pursuing this material was to add to my collection of RN imprinted checks. However, it soon became apparent after some small study of these models that there was more here than meets the eye. It is my belief that no other description of the part that these and other models played in the history of RN imprinted check production exists. Further, much of the information that is presented herewith might very well apply to the production of non-RN imprinted security paper by the American Bank Note Company. In total, there are about 17 of these models in my possession and each of them will be described in this and such segments of the article as will appear in future issues of *The Check Collector.*



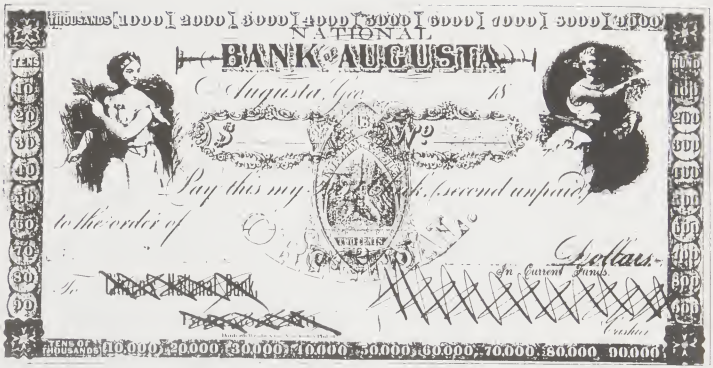
Item 1. This item is a RN B type imprinted cashier's check. Note the ABCO logo just to the right of the left shoulder of the vignette. Further, the security printer's name, *Wellstood, Hanks, Hay & Whiting, New York* (see Note A) appears just below the number panel.

A portion of the stub is still attached showing the numbers 186_ indicating that this check was prepared for use in the 1860's. Now let us consider other aspects of this item. On the back of this check there appears a numeral 1 in parenthesis (1) in green crayon. This normally indicates the original changes that are to be made when the order is being printed. The number panel is blank indicating that this check was prepared unnumbered and was intended for retention in the American Bank Note files to be used in preparing a subsequent reorder. Further, there are two large X punches about 1/2" high through the cashier signature line which one can assume was for reasons of security. The dateline Providence is changed from the printed 186_ to 187_ in order that these checks may be used in the 1870's. The word "Blank" is written in pencil and two horizontal pencil lines cross out "Continental National Bank, New York" which was printed in red.

Note A. The name Wellstood, Hanks, Hay & Whiting is in the ASCC's list of Security Printers followed by 1852-1855 n. The directory does not refer to Wellstood, Hanks, Hay and Whiting as check printers, but merely refers to them as printers of bank notes. Is it possible that this cashier's check was printed from a plate that was originally designed for the printing of currency? Are either of the two vignettes that appear on this check found on currency issued by the Grocers and Producers Bank of Providence?

Item 2. This item bears the imprint "ORIGINAL" and carries the phrase "Pay this my First Check (second unpaid)". Although the word "Check" is used, it is in reality a bill of exchange payable at sight. At times, bills of exchange were issued in sets of 3 or 4. Issuing such bills in sets of two-meant, among other things, a tax saving of 2¢ each on the third or fourth duplicate copies that are known to have been issued.

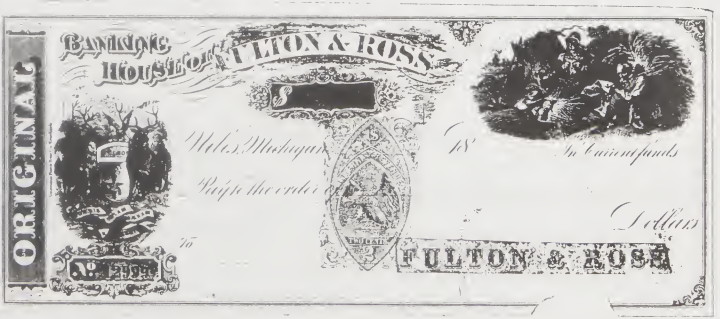
This item is unnumbered which leads me to believe that this was part of a deliberate overrun so that a copy of same could go into the files of the security



printer for future use when the model for another order was being prepared. From the markings to the left and right of the words BANK OF AUGUSTA it would appear hereafter as NATIONAL BANK OF AUGUSTA on one line. The name "Citizens National Bank", Baltimore, Md. is to be omitted and this bill of exchange, draft or check becomes more generic in the sense that it could be drawn on any bank at the discretion of the National Bank of Augusta. The area intended for the cashier's signature has been pen obliterated as a security precaution.

The security printer of this item as it appears is Danforth, Wright & Co. According to ASCC's List of Security Printers, this firm was in business from 1853-62. The earliest that this item could have been printed was late 1865 or early 1866. This can be determined by the fact that the Type B revenue stamp which has been imprinted on this bill of exchange was first used (printed in red) on August 3, 1865. The imprinted revenue on this document is in orange and its earliest known usage is at an even later date. At this point in time, Danforth, Wright had become part of American Banknote. The two vignettes along with the beautiful security border is a type of workmanship that beckons one to collect this calibre of material.

Item 3. This draft type form was originally prepared for the BANKING HOUSE OF G.A. COLBY of Niles, Michigan. The security printer's imprint, American Bank Note Co. New York, is printed vertically to the left of the vignette of the



state seal of Michigan.

There are two paste over alterations. One paste over is the curved ribbon top center which reads FULTON & ROSS and which completely covers the Name, G. A. COLBY. The words FULTON & ROSS are apparently hand drawn in pencil on paper and pasted over the COLBY name. Another strip of paper with the name FULTON & ROSS is pasted onto the draft just above the signature line. The word "ORIGINAL" appears at the extreme left.

Directly below the words FULTON & ROSS which is at the signature line is the phrase "Duplicate Unpaid" in a very thin outline that is clearly readable on the original document. It is barely visible on the photo copy which is reproduced for this article.

There is a section below the signature line that is torn out. This tear is about 1" long and can be readily recognized because of the break in the border I believe that this was done to prevent this draft form from being used if it were removed from thesecurity printer's files. The number of the draft, 12999, is significant, but I will discuss this in one of the later articles dealing with this group of American Bank Note Co. models.

N.B. Some or all of the items used to illustrate this article may have been reduced in size in order to fit the pages of *The Check Collector.*

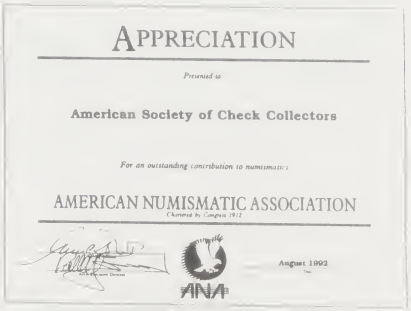
* * * * * *AROUND THE HOBBY* * * * * *

The American Numismatic Association held its 101st Annual Convention in Orlando, Florida on August 12-16, 1992. This mammoth event included a bourse of over 400 dealers under one roof, a continuous array of seminars, booths manned by representatives of 21 foreign mints and an operating spider press of the U.S. Bureau of Engraving and Printing. More than a dozen dealers had checks in their stock. Among the large exhibits section were two exhibits featuring checks. One was titled "Anti-Alteration Devices on Checks" and showed three cases of checks with very interesting examples of anti-alteration techniques. The other exhibit, "The Anglo-Palestine Co. Ltd." displayed rare examples of checks, promissory notes, deposit certificates, currency and other fiscal documents of this historic bank.

An A.S.C.C. Round Table meeting was surprised by the presentation of a Certificate of Appreciation by Roger Bryan, President of the Florida United Numismatists, better known as F.U.N., the host club. The A.S.C.C. is a Member Society of A.N.A.

Ed Lipson had an informational exhibit of checks and check collecting at the International Paper Money Show at Memphis, June 18-20.

Check collectors in the Southeastern U.S. will be interested to learn that checks and check collecting will be well-represented and an active feature at the Stamporee Stamp Show at West Palm Beach, Florida, next March 19-21, 1993. This is one of the largest philatelic events in the south east. Special efforts are being made to have dealers bring their stock of checks and an A.S.C.C. Round Table meeting will be held. There will be 2600 pages of philatelic exhibits, which have usually included outstanding check exhibits. Further details will appear in the next issue of *The Check Collector*. Plan now to be where summer spends the winter.


APPRECIATION

Presented to

American Society of Check Collectors

For an outstanding contribution to numismatics

AMERICAN NUMISMATIC ASSOCIATION

Chartered by Congress 1912

August 1992

ANA

The Society extends its thanks to the Wells Fargo Bank for its generosity in sending each member of the Society a copy of 'California History'. This volume features the history of the world famous Wells Fargo Bank, a subject of great interest to check collectors. Thanks also to member Charles Kemp for his help on behalf of the Society.

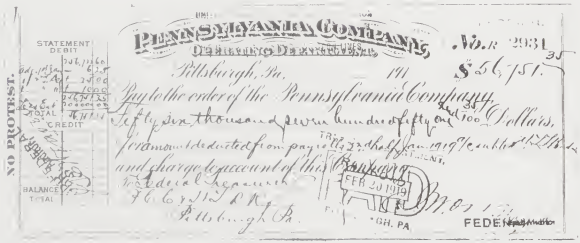
THE UNITED STATES RAILROAD ADMINISTRATION

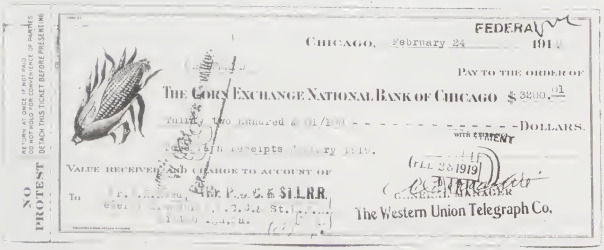
by Bill Kanowsky

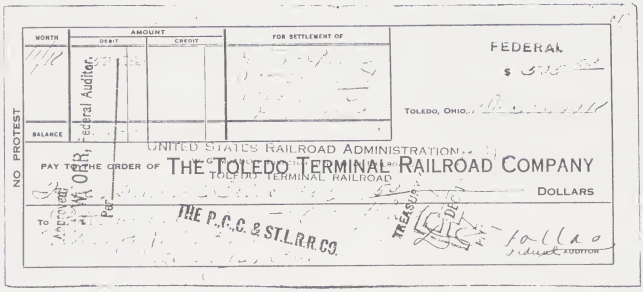
In December 1917, President Wilson issued a proclamation providing for government control of the railroads. The United States Railroad Administration took over the railroads and operated them as a single system. This is the only nationalization of the railroads in U. S. history. While it is the paper by-products of this Administration that are my primary concern, a little background information might be in order.

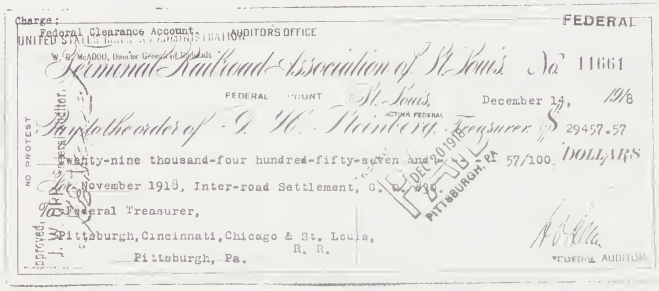
The United States entered World War I in April 1917. As a result, railroad traffic increased 43%. War materiel was needed in Europe, and the railroads provided transportation for many supplies. Prior to the establishment of the United States Railroad Administration, the railroads had been run by a coalition of railroad presidents under a "gentlemen's agreement." The lack of efficiency of this arrangement and the resulting delays in transportation of war materiel resulted in the establishment of the United States Railroad Administration.

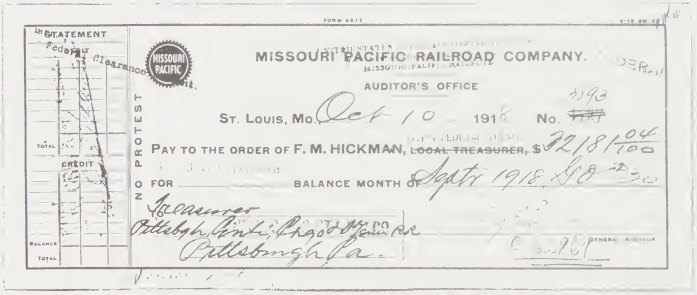
William G. McAdoo (1863-1941) was appointed Director General of Railroads. He brought years of financial background, administrative experience, and knowledge of the railroads to this position. The efficiency of the railroads as a single system was maximized and the war effort benefitted.

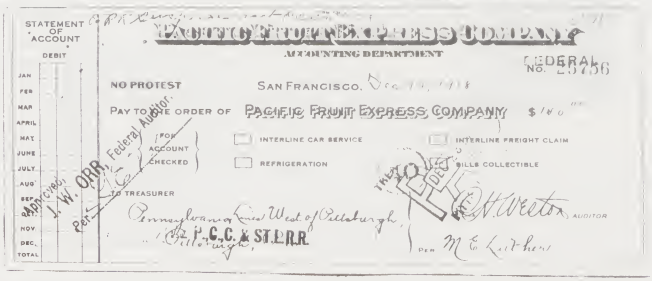





MONTH
AMOUNT
DEBIT
CREDIT
FOR SETTLEMENT OF
BALANCE
Federal Auditor.
NO PROTEST
FEDERAL
TOLEDO, OHIO.
UNITED STATES RAILROAD ADMINISTRATION
PAY TO THE ORDER OF THE TOLEDO TERMINAL RAILROAD COMPANY
TOLEDO TERMINAL RAILROAD
DOLLARS
THE P.C.C. & ST.L.R.R.CO.
TREASURER
Fallon
AUDITOR


Charge:
Federal Clearance Account.
UNITED STATES RAILROAD ADMINISTRATION
AUDITORS OFFICE
FEDERAL
Terminal Railroad Association of St. Louis No. 11661
FEDERAL ACCOUNT
St. Louis, December 14, 1918
ACTING FEDERAL
Pay to the order of - U. H. Thornberg, Treasurer $ 29457.57
Twenty-nine thousand-four hundred-fifty-seven and 57/100 DOLLARS
For November 1918, Inter-road Settlement, C. D. 9/16
To Federal Treasurer,
Pittsburgh, Cincinnati, Chicago & St. Louis,
R. R.
Pittsburgh, Pa.
NO PROTEST
Approved
Federal Auditor.
DEC 19 1918
PITTSBURGH, PA.
FEDERAL AUDITOR


STATEMENT
Federal Clearance Account
MISSOURI PACIFIC RAILROAD COMPANY.
AUDITOR'S OFFICE
St. Louis, Mo. Oct 10 1918 No.
PAY TO THE ORDER OF F. M. HICKMAN, LOCAL TREASURER, $ 2218 04/100
FOR BALANCE MONTH OF Septr 1918
Treasurer
Pittsburgh, Cincinnati, Chicago & St. Louis R.R. Co.
Pittsburgh Pa.
NO PROTEST
DEBIT
CREDIT
TOTAL
BALANCE
GENERAL AUDITOR


STATEMENT OF ACCOUNT
DEBIT
JAN
FEB
MAR
APRIL
MAY
JUNE
JULY
AUG
SEPT
OCT
NOV
DEC.
TOTAL
UNITED STATES RAILROAD ADMINISTRATION
ACCOUNTING DEPARTMENT
FEDERAL
No. 25756
NO PROTEST
SAN FRANCISCO, Dec 19, 1918
PAY TO THE ORDER OF PACIFIC FRUIT EXPRESS COMPANY $ 140
FOR ACCOUNT CHECKED
INTERLINE CAR SERVICE
INTERLINE FREIGHT CLAIM
REFRIGERATION
BILLS COLLECTIBLE
TREASURER
Approved
Federal Auditor.
J. W. ORR
Pennsylvania Lines West of Pittsburgh.
P. C. C. & ST. L. R. R.
DEC 20 1918
PITTSBURGH, PA.
AUDITOR
Per M. E. Leithead

ALL OR NOTHING AT ALL

Could It Have Happened This Way?

by Roland P. Burnham

Sometimes the plainest of checks can allude to interesting stories. Here is an 1896 check as plain as any since invention of the printing press. It has been altered and therein lies the story.

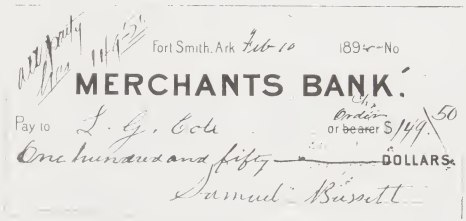


Figure 1. *Altered to fit -with notation by bank's cashier, "All party has 149.50".*

MERCHANTS BANK of Ft. Smith, AK was one of the two big banks in the bustling frontier city. A few feet away - across the Arkansas River - was Indian Territory. It was considered one of the gateways to the West. At one time it was pencilled in as a major terminal for the new trans-continental railroad. It was a supply center and economic hub. Its unpaved streets sported horse-drawn street cars and heavy horse and carriage traffic. Dust was there in season. Mud and snow came in their season.

Although he didn't own the bank Cashier C.S. Smart operated the bank as good cashiers were known to do. He held the post for more than 30 years. His distinctive dagger-sharp handwriting was found on financial documents from Ft. Smith to St. Louis to New York and beyond.

Cashier Smart's desk was to the rear of the lobby. Not behind the brass cages of the tellers. He knew every customer of the bank and many who were not. He was familiar with the region and its people. It was the land of "Hangin' Judge Parker" responsible for executing more than 120 outlaws. Smart's people were both on their way up and on their way down. He knew who was which.

C.S. Smart was a lean, wiry, short statured man - a fast moving dynamo. He dressed in dark suits and ties and watched the world through wire-rimmed glasses. The flow of much of the city and all of the bank went through him. Bank purchases cleared through him. He, of course, was the treasurer of his church and his men's club. He was the bank's loan officer. People said he was friendly but noted the smile was thin and he was a man of few words. If he favored you he said "yes" and smiled. If not, you were dismissed with a turn of the hand. Best not to linger, either way.

It was cold and wet in February, 1896. Mr.

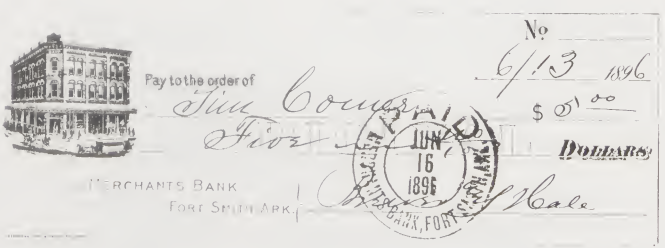


Figure 2. *Vignette showing Merchants Bank in 1896.*

Smart's normally shiny marble floors were covered with slimy mud from the foot traffic from the unpaved streets. Constant cleaning. More expense for the bank. The price of having bank customers, Mr. Smart privately muttered.

A visitor timidly approached his desk. "L.G. Cole, isn't it?" he asked.

"Yes, Mr. Smart. I may have a little problem and they said to see you about it. It's about this check from San Bussett." He handed the check to Smart.

"One hundred and fifty!" Smart said, without expression. "A sizeable sum."

"Yes, it's payment for a few month's work," Cole said. "And I've had to come some distance into town today to cash it. And the teller just told me to see you about it."

"Let's see what I can find, Cole. I'll look at the books and be right back."

"The check's a little short," Smart said. "Not much, but a little."

"But I got it 10 days ago. He asked me to hold it 10 days," Cole said with agitation. "This is 10 days and I've come 13 hard miles from across the river and I'd rather not have to do it again."

"Well, this would mean a little loss but would you be willing to take what he has?" Smart asked.

"I hate to think of losing some but, yes, I'll take it," Cole said, slowly. "How much loss are we talking about?"

Cashier Smart had erased the dollar amount on the check and made a swift change. He added a notation on the left side of the check. *"All he has 149.50".*

"We're talking fifty cents, L.G., about a half day's pay. The time it would take you to make another trip to town. Take this back to the teller and he will oblige you."

"I thank you for your help, Mr. Smart, and good day to you!"

Another financial crisis taken care of.

STONE AGE - Cont'd from Page 4.

stone, both sides. Jumping out at me was GUARANTY STATE BANK 30-15, San Antonio, 193_ ; a logo for FIRST STATE BANK & TRUST CO., Mission, TX 88-183; FARMERS, 88-1814; CITY NATIONAL BANK & TRUST CO., Crosbyton, TX; FARMERS STATE BANK, Fluvanna, TX. A logo for TRADE EXCHANGE BUREAU, San Antonio; an ornate STATE BANK coat of arms, and the small signature line, CLEGG LITHO, San Antonio.

On the other side, a vignette of a block-long JOSKES department store with cars and trolleys; the Garza County courthouse (Post, Texas) and a letterhead for St. Anthony Hotel; a Texas bull coming out of the Lone Star. One of the vignettes was shaped like a boomerang; another, a corner street scene. The printer first selected the bank building and then put on the street.

Well, in one way, the saleswoman was right. With the proper equipment I could set up a full scale printing operation with this stone. Of course, the customers no longer exist and even to make a print from it would probably require an act of Congress, but there was no question about it, here was history.

They wrapped it carefully in tissue paper and found a shopping bag with handles and I lugged the prize to my hotel. Re-wrapped in bathtowel and padded with washcloths, the stone made the trek to California and a new life away from curious antique hunters.

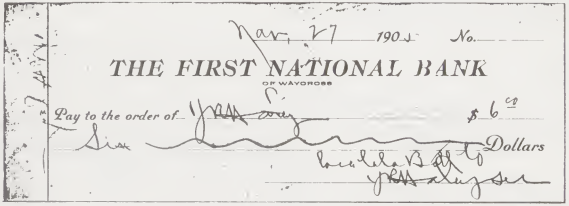
We live close to Cal Poly, California's famous technical university said to be like M.I.T. in the East. I talked with the head of the Graphic Arts Department which is a huge printing operation, larger than any commercial one I have even seen. I learned that Cal Poly print museum has two of these stones and that they are considered quite rare. The only still active printing press for stones used to be in Germany (but may not be there anymore. "So lots of luck getting a copy off this"!

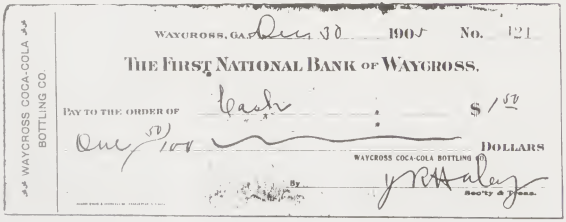
Acquiring a 15-pound stone for my check archives was not one of my original plans but they have been known to change from time to time.

My collection doesn't seem to have any checks from these banks. That would have been an interesting tie-in. But all in all I'm very pleased with my stone. They may be everywhere, for all I know, but to me, this one stone represents a small piece of creative history from a relatively small area of the country.

HAPPY FINDINGS AND CONVERSATION PIECES

William J. Johnson submits examples of two early Coca-Cola checks, one dated November 27, 1905 with the company name in manuscript and the other dated December 30, 1905, being a printed company check. He asks if there are earlier examples of these types.




WAYCROSS, GA. Dec 30 1905 No. 121
THE FIRST NATIONAL BANK OF WAYCROSS.
PAY TO THE ORDER OF Cash
$ 1 50
DOLLARS
WAYCROSS COCA-COLA BOTTLING CO.
WAYCROSS COCA-COLA BOTTLING CO.

Tom Sheehan sent in this piece of commemorative scrip issued by the Seattle Coin Club on the occasion of its 600th meeting. The scrip is the first piece of multicolored paper issue by the club, which in the past has issued nickel and gold tokens, wooden nickels, a leather dollar sized token and an enameled medal. Anyone wishing a copy of this scrip from the club should send $1 and a SASE to Tom Sheehan, P.O. Box 14, Seattle, WA 98111-0014.

A GUIDE TO CHECK COLLECTING - V

by Robert A. Spence

If the saying, "Variety is the spice of life" is correct, then check collecting comes well seasoned. Many check collectors begin the hobby by accumulating at random those checks which they happen upon which attract or interest them. As a collector's acquaintance with checks increases, many different and interesting details will be noticed. Such a collection will usually have examples of many areas of collecting interest. As different checks are compared, the collector will notice the differing but similar features that appear. This provides support to the collector to seek, collect and favor checks that reflect that ara of interest.

One of the features most apparent on checks of earlier times, which differs from the current practices in writing of checks, is the steps taken in the design and writing of checks to provide protection from alteration and forgery. Early 1800's checks appear to be casually writen, but closer study will reveal that the payee was personally known to the teller cashing the check. Some banks inscribed this requirement on their checks. As the country grew westward, banks proliferated, communications were slow and sometimes unreliable. Those persons who saw profits in the alteration and forgery of checks were not slow in making the most of their opportunities. Check forgers and alteration experts existed in those days, attracted by the simple talents and tools needed to practice their deceptive art.

Examination of checks of the middle 1800's reveal a surprising number of simple techniques and devices used to deter alteration. Examples of these can be widely found among those checks in a collection

One of the earliest ways was to print a very fine and closely lined area as a background for those portions of the text of a check believed necessary to prevent alteration, such as the areas showing the amount of the check in figures and in words. See *Figure 1*. It was believed that any alteration or erasure of writing on these areas would be easily detected by a disturbance in the pattern of the closely ruled lines.

Another way used, especially on simply designed checks printed by local job printers, was to write the amount of the check in words diagonally across the check over parts that would indicate changes if alteration was made, as shown in *Figure 2*.

Other check writers used penetrating analine inks. A simple way believed effective was to write the amount of the check in words on the back of the check, directly over the place used for the amount of the check in words on the front of the check, with the thought that any erasures or alterations on both sides at the same place on the check would be detected by doubly-thinned areas of the paper

Around the turn of the century, a stamping device was used which would imprint the limiting amount of the check in words and in figures across the face of the check, as shown in *Figure 3*.

Forgers developed a bleaching technique which was very effective in those earlier days and which permitted substitution of words and figures on checks, retaining the original signature of the payor on the check. This was a very serious situation and led to

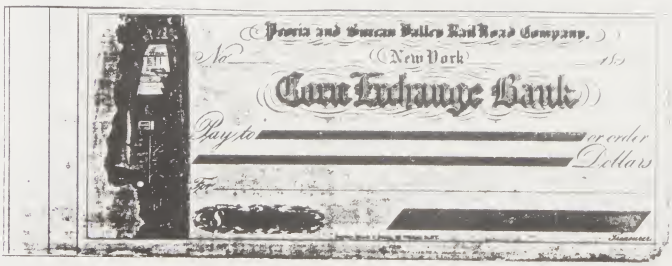


Figure 1

Figure 2

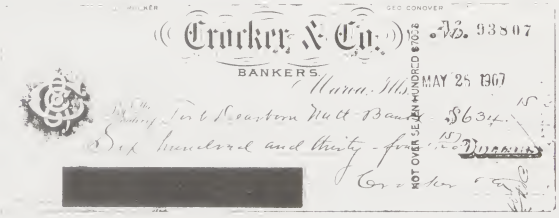


Figure 3

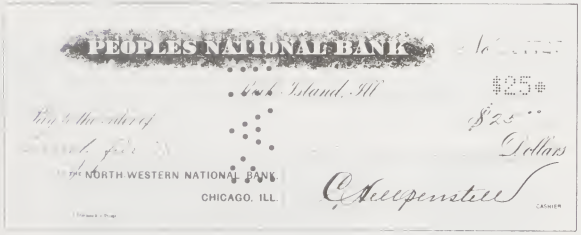


Figure 4

the development of a number of methods designed to counter this type of alteration One method was the use of perforated figures with characters before and after the limited amount to be paid, punched into the face of a check as shown in *Figure 4*

Another design using cutout figures to indicate the limiting amount of the check is shown in *Figure 5*. Sometimes these cutout designs were backed with contrasting colored paper so that the figures would readily stand out if the check was placed over similarly colored paper.

The advent of high speed check processing machinery

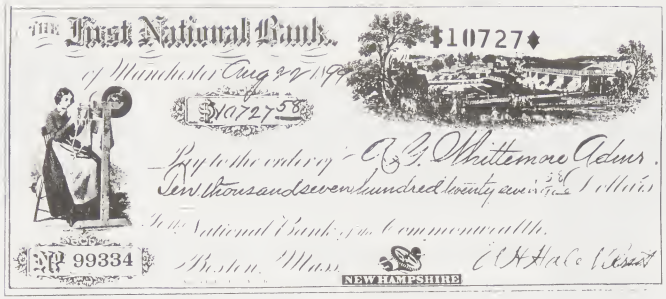


Figure 5

in which cutouts caused malfunctions made popular a check writer type used today. This method inscribes the amount of parts of letters and figures by a churning process and then impregnates the cut letters with a permanent ink. The ink is provided in varying colors by an inked ribbon. This use is shown in *Figure 6* on a U.S. Postmaster local issue check.

Many other interesting methods and devices were used over the years to provide protection against alterations to checks and may be found on checks available to the searching collector. One such method is shown in *Figure 7*, in which the patterned left-end margin of a check is cut to indicate the limiting amount to be paid. Another earlier check is shown in *Figure 8*, which provided a novel table of digits

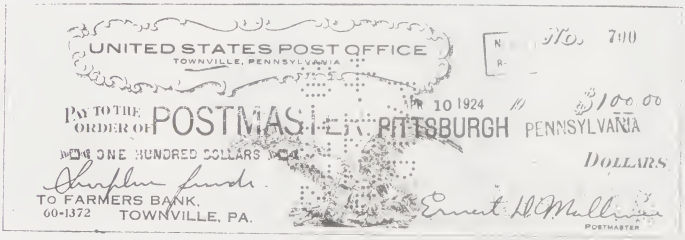


Figure 6

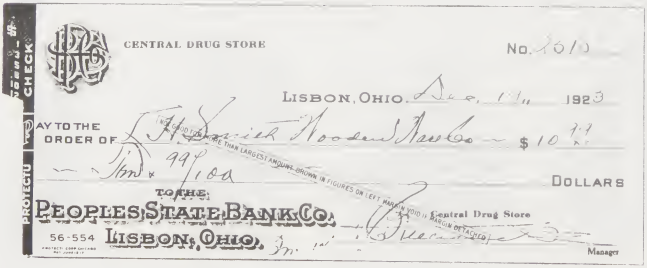


Figure 7

which were punched to indicate the limiting amount of the check, as shown in a confirming total area at the bottom of the panel.

Beautiful and attractive vignettes are a distinctive feature which can be found among a collection of U.S. checks. Many of these vignettes are the result

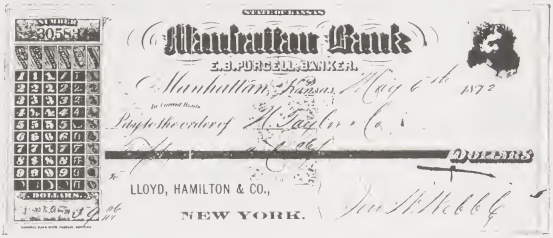


Figure 8

Collectors will note many more examples of anti-alteration methods on checks. It is a fascinating area and of great novelty to exhibit to collectors and friends.

of bank note companies providing security printing for checks during a period of great expansion of the country and using skills and equipment of bank note printers made available by the use of U. S. currency

Liberty

Freedom

Liberty

Justice

Hope

Commerce

Industry

Agriculture

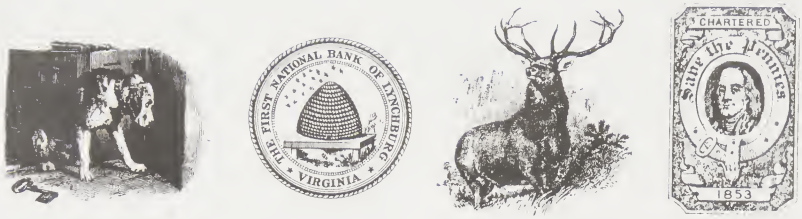


Figure 10

in the 1860's. Vignettes cover the widest range and scope of subjects. Many ornate and beautiful checks have vignettes portraying allegorical figures. Some of the more popular ones are shown in *Figure 9*. It should be noted that the second vignette is of "Freedom", the statue atop the U.S. Capitol dome. This figure is often miscalled "Columbia" and "Liberty". Note also the earlier figure of "Liberty" in the third vignette. This version of "Liberty" shows a freed Roman slave's cap, an early symbol of liberty, atop her staff. In the first vignette, showing the well-known Statue of Liberty, the Liberty Cap is there under the crown, as more clearly shown on the obverse of the U.S. Morgan silver dollar coin.

Many interesting vignettes which have had timely meanings have appeared on checks of a century ago. *Figure 10* illustrates a few: the dog guarding a key-locked safe, portraying vigilance and fidelity; the beehive, alluding to a Poor Richard saying "Wise bees save honey, wise folks save money"; the magnificent bull elk, "Monarch of the Glen" and a company logo; and a "Save the Pennies" and head of Benjamin Franklin vignette referring to another Poor Richard saying, "A penny saved is a penny earned".

There is much interesting information and pleasure that can be obtained from checks. An observant collector is the key. The more checks are reviewed, the more new features are discovered. Happy is the collector with sufficient checks in his collection to keep enjoying the great big wonderful world of check collecting.

Happy collecting!

A.S.C.C. CHECK POOL UPDATE

Thanks to all those who have sent in donations of checks and banking items to the A.S.C.C. Check Pool since the last issue of *The Check Collector*.

We have received many checks from the following:

Herman L. Boraker
Coleman A. Leifer
P. C. McMichen
Bob Spence
Murray McKnight, a new member from Canada.

Your donation of checks to the A.S.C.C. Check Pool is greatly appreciated. Please keep them coming.

Items for the Check Pool may be sent to me at 4279 Garand Lane, West Palm Beach, FL 33406.

Due to the cost of postage, the 100 check packet will be $2.00.

The 100 check packets appear to be a very popular gift item. They are an excellent and welcome gift to youngsters and new collectors.

Happy Check Collecting,

Harry R. Johnson, Sr.
Chairman, A.S.C.C. Check Pool

AUSTRALIAN BICENTENARY CHEQUES

by Michael P. Vort-Ronald

The Commonwealth Bank, Australia's largest bank made a significant contribution to Australia's Bicentenary celebrations in 1988 by assisting in the completion of six major restoration works in association with the National Trust.

Each of the properties forms a unique part of Australia's history and their restoration provided future generations with fine examples of early Australian development.

As a result of its involvement, the bank produced a new cheque series in 1988 featuring the six properties which are situated in six different States. The cheques were issued in two sizes, small 158 x 70 mm in butt or buttless, and large 204 x 90mm. The buildings were printed in light grey over a yellow background with the words printed in black.

The large cheques contained only the six different properties alternating throughout the book. The small sized cheques included the same six properties but had a seventh design depicting the unfurling of the Australian flag on January 26, 1788.

Two variations of the small cheques exist, the original pencil sketched drawings or shaded drawings.

The shaded drawings occur in all scenes except the Bellevue Homestead, but include the Red Ruth Gaol sketch which then faces right instead of left as on the larger cheques.

Cheques illustrated with the domicile of Murray Bridge, South Australia are of the first type and those with Bundaberg, Queensland are of the second type. Despite other banks having previously issued picture-series cheques, the Commonwealth Bank of Australia was the only bank to mark the Bicentenary in this way.

Bellevue Homestead, Coominya, Queensland is situated 3 km from the Wivenhoe Dam development. It was once the most famous country property in south-east Queensland and the focus of social life outside of the capital Brisbane.

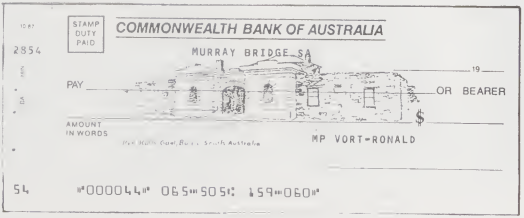
Clarendon, Evandale, Tasmania, one of Australia's great Georgian homes, is unquestionably one of the most elegant of National Trust properties. The National Trust purchased the original stables and coach house building for restoration and included them in the completed complex.

Gulf Station, Yarra Glen, Victoria is one of the country's few remaining farm complexes which date back to the 1850's. Its ten buildings and fixtures were restored and preserved to illustrate conditions of early Australian rural life.

The Hunter Heritage Centre, Newcastle, New South Wales was formerly the Newcastle Police Station. It was designed by colonial architect A. Dawson and constructed in 1859. The centre has been restored for use by some 25 local organizations as a headquarters and public information centre.

Old Perth Boy's School in St. George's Terrace, Perth, Western Australia is one of that city's most attractive buildings. It was designed by colonial secretary William Sanford and completed in 1854.

Red Ruth Gaol, Burra, South Australia was the first prison built outside of Adelaide. Constructed in 1856, it served as the "fort" in the film "*Breaker Morant*". Burra was an important copper mining area in the early years of South Australia.



A.S.C.C. CHECK SURVEY

New discoveries and new types and varieties of checks and check-related items submitted by members and believed to be not previously listed nor described in detail in print. The name of a member submitting an item appears under the **STATE-CITY** designation in the First Column.

ITEM CODE

CK = Check	TD = Time Draft	W = Warrant
B/E = Bill of Exchange	CD = Certificate of Deposit	R = Receipt
SD = Sight Draft	D = Draft	PN = Promissary Note
BD= Bank Draft		* = UNISSUED

STATE-CITY NEW YORK	NUMBER	RN	ITEM	BANK OR USER	PRINT	PAPER
Albany	NY-194	G	CK	NATIONAL COMMERCIAL BANK User J.M.F. LIGHTBODY Large Vignette Left Printer Maverick & Wissinger, 176 Fulton St. N.Y.	Black	White
Aurora	NY-195	G	CK	TOMPKINS COUNTY NATIONAL BANK User (Old English) Cayuga Railway Company Printer C.H.Clayton & Co. 157 & 159 Pearl St. N.Y.	Black	White
Breesport	NY-196	G	CK	(Old English) Chemung Valley Bank of HORSEHEADS, N.Y..User ADAM KINLEY Printer J.H. WARNER 119 FULTON ST. N.Y.	Black	White
Brooklyn	NY-197	G	CK	*NASSAU NATIONAL BANK User Brooklyn, Flatbush & Coney Island RAILWAY COMPANY Printer MILTON C. JOHNSON, 26 COURT ST., BROOKLYN, N.Y.	Black	White
Brooklyn	NY-198	G	CK	MECHANICS' BANK (Generic) CHAS. F. KETCHAM, STATIONER AND PRINTER, 27 And 29 NASSAU ST., N.Y.	Black	Lavender Tint
Buffalo	NY-199	G	CK	MARINE BANK (Generic) Printer Gies & Co. Buffalo, N.Y.	Black	White
Buffalo	NY-200	G	CK	(Script) First National Bank (Generic) Printer Clay and Richmond , Buffalo, N.Y.	Black	Tan
Clayton	NY-201	G	CK	Bank of Clayton Printer Benj. D. Benson, Stationer, 27 Maiden Lane N.Y.	Blue	White
Cobleskill	NY-202	G	D	(Old English) First National Bank Printer Jordan Stationary Co. 7 Old Post Office Building N.Y.	Black	White
Cooperstown	NY-203	G	CK	THE (Old English)>First National Bank User Groat & Van Brocklin Printer Dennison & Brown 59 Maiden Lane N.Y.	Black	White
Cooperstown	NY-204	G	CK	THE (Old English)>First National Bank User V.C.SHUMWAY Printer Dennison, Smith & Co. Stationers 59 & 61 Maiden Lane N.Y.	Black	White
Cooperstown	NY-205	G	CK	(Generic)Name Change by Pen from Second to First National Bank Primter Wm. Mann 529 Market St. Philadelphia	Black	White
Danville	NY-206	G	CK	(Generic) [Script]> The Merchants & Farmers National Bank Printer BENJAMIN D. BENSON & SON, STATIONERS, 49 JOHN ST. N.Y.	Black	Yellow
Flushing	NY-207	G	CK	*FLUSHING AND QUEENS COUNTY BANK User C.W.Brown Printer None The above is a rare Top Stub Type Check	Lavender	White
Friendship	NY-208	G	CK	(Generic) (Script)> First National Bank Printer BROWN & WARNER , 69 LEONARD ST. N.Y.	Black	White
Glens Falls	NY-209	G	CK	(Generic) THE FIRST NATIONAL BANK Printer Milton C. Johnson 60 Beekman St. N.Y.	Black	White

STATE-CITY	NUMBER	RN	ITEM	BANK OR USER	PRINT	PAPER
NEW YORK						
Glens Falls	NY-210	G	CK	(Generic) FIRST NATIONAL BANK Printer MAYER, MERKEL & OTTMANN, LITH. 23-25 WARREN ST. N.Y.	Black	White
Glens Falls	NY-211	G	CK	(Generic) First National Bank Large Logo at Left Printer Stewart, Haring & Warren, 470 Broadway, N.Y.	Black	White
Glens Falls	NY-212	G	CK	(Generic) (Old English)) First National Bank Simple Logo at Left Printer Milton C. Johnson, 60 Beekman St. N.Y.	Black	White
Ithaca	NY-213	G	CK	(Generic)Tompkins County National Bank Printer John Gibson 82 Beekman St. N.Y.	Black	White
Jamestown	NY-214	G	CK	(Old English) City National Bank) Pen Obliteration word "City" and change to First (Generic) Printer Milton C. Johnson 60 Beekman St. N.Y. Large Logo at left.	Maroon	White
Kingston	NY-215	G	CK	(Script) State of New York National Bank (Generic) *Stamp Redeemed* No Printer Indicated	Black	White
Lockport	NY-216	G	CK	(Old English) Banking Office of S. Curt Lewis Printer Milton C. Johnson 57 Beekman St. N.Y.	Black	Tan Laid
Lockport	NY-217	G	CK	First National Bank of Lockport (First National Bank of) obliterated by pen Name Change by pen to Curt Lewis Banking Office Printer Corlies, Macy & Co. , Stationers, 39 Nassau St., N.Y.	Lavender	White
Lockport	NY-218	G	CK	NATIONAL EXCHANGE BANK (NATIONAL EXCHANGE) obliterated by pen changed to to Farmers & Mechanics Savings Large Logo at left Printer as on NY-217 .(Generic)	Green	White
Middletown	NY-219	G	CK	(Old English) Middletown National Bank (Generic) Printer Stewart, Harung & Warren, 470 Broadway N.Y.	Brown	White
Mohawk	NY-220	G	CK	(Script) [Generic] National Mohawk Valley Bank Printer Dennison & Brown 59 Maiden Lane , N.Y. Ornament at left end.	Black	White
Mohawk	NY-221	G	CK	(Generic) NATIONAL MOHAWK VALLEY BANK Printer C.M.Cornwell 247 Pearl St.N.Y.	Black	White
Newburgh	NY-222	G	CK	(Old English) The National Bank of Newburgh User GEORGE R, BREWSTER PRINTER CORLIES, MACY & CO.,INC'P'D. 95 & 97 WILLIAM ST. N.Y.	Red	White
Oneonta	NY-223	G	CK	WILBER NATIONAL BANK "WILBER" PEN OBLITERATION AND CHANGED TO "First NATIONAL BANK of Cooperstown" Prnter C.M.CORNWELL, PRINT., NEW YORK	Green & Red	White
Oneonta	NY-224	G	CK	The Original Check described as NY-223		
Oneonta	NY-225	G	CK	WILBER NATIONAL BANK User BROWN & LUTHER of COLLIERS, N.Y., Patriotic Logo and Ornate Name Panel at left Printer C.M. Cornwell Lith. 247 Pearl St. N.Y.	Black	White
Oneonta	NY-226	G	CK	As NY-225 Name Panel left Blank "WILBUR" pen change to First. " ONEONTA" pen change to Cooperstown. Printer's Name Omitted from check.	Black	White
Oneonta	NY-227	G	CK	FIRST NATIONAL BANK (Generic) Printer Milton C. Johnson 60 Beekman St. N.Y.	Black	White
Port Henry	NY-227a	G	CK	FIRST NATIONAL BANK (Generic) Printer Benj. D.Benson Stationer 27 Maiden Lane N.Y.	Blue	White
Pine Plains	NY-228	G	CK	STISSING National Bank of Pine Plains (Generic) Bank logo at left Printer Benj. D. Benson, Stationer, 27 Maiden Lane N.Y. National Safety Paper	Black	Tan Laid
Pine Plains	NY-229	G?	CK	Identical to NY-228 except ***The RN IMPRINT is inverted.Scott unlisted - No Scott Number assigned.***		
Pine Plains	NY-230	G	CK	STISSING National Bank of Pine Plains (Generic) Bank Logo atleft Printer Benj. D. Benson, Stationer 27 Maiden Lane N.Y. [**National Safety Paper Omitted**]	Black	Tan Laid

	STATE-CITY	NUMBER	RN	ITEM	BANK OR USER	PRINT	PAPER
	NEW YORK						
	Plattsburgh	NY-231	G	CK	(Old English) Vilas National Bank (Generic) Printer BROWN & WARNER 69 LEONARD ST. N.Y.	Green	White
	Rome	NY-232	G	CK	(Old English) Fort Stanwix National Bank Name Change by Handstamp to CENTRAL NATIONAL BANK ROME, N.Y. Printer C.M.Cornwell 247 Pearl St. N.Y. (Generic)	Pale Violet	White
	Sherburne	NY-233	G	CK	(Old English) Sherburne National Bank User Elsbre,Gladwin & Co.in Roman Type Printer Corlies, Macy & Co. Stationer 39 Nassau St. N.Y.	Brown	White
	Sherburne	NY-234	G	CK	Same as NY-223 except User's name is in Old English Type	Brown	White
	Sherburne	NY-235	G	CK	(Old English) Sherburne National Bank User Elsbre, Gladwin & Elsbre Printer Dennison & Brown 59 Maiden Lane, N.Y.	Black	White
	Sherburne	NY-236	G	CK	(Old English) Sherburne National Bank User Gladwin & Elsbre Printer Corlies, Macy & Co., Stationers 39 Nassau St. N.Y.	Brown	White
	Troy	NY-237	G	CK	MUTUAL NATIONAL BANK User TROY HOUSE Large Vignette at left Printer American Bank Note Co. New York & Boston	Black	White
✓	Vernon	NY-238	G	CK	THE NATIONAL BANK OF VERNON User S. Case Sons. In panel at left A. P. CASE, CASHIER Printer CHAS. F. KETCHAM STATIONER AND PRINTER 27 & 29 NASSAU ST. N.Y.	Black	White
	Watertown	NY-239	G	CK	(Script) The National Union Bank (Generic) Printer Corlies, Macy & Co., Stationers, 39 Nassau St.,N.Y.	Black	White
	Watkins	NY-240	G	D	FALL BROOK COAL COMPANY Vignette Portrait at left Printer American Bank Note Co. New-York.	Black	White
	Albany	NY-241	X	CK	(Script) Mechanics & Farmers Bank User Hun & Johnston Attorneys for Germain Estate Printer Weed-Parsons Ptg. Co. Albany, N.Y.	Black	White
	Albany	NY-242	X	CK	(Script) The Park Bank of Albany User S.W.Whitney Printer A.C. Goodwin ALBANY, N.Y.	Black	White
	Amsterdam	NY-243	X	D	THE FARMERS NATIONAL BANK on MERCHANTS NATIONAL BANK OF NEW YORK CITY	Green & Red	Green Tint
	Avon	NY-244	X	CK	(Script) State Bank of Avon User Markham & Puffer User's name imprinted in name panel.Printer RICE & CO., BUFFALO, N.Y.	Black	White
	Avon	NY-245	X	CK	Identical with NY-244 except that check is Generic User's name omitted from Panel at left.		
	Bainbridge	NY-246	X	CD	FIRST NATIONAL BANK (Old English) Certificate of Deposit Printer BENJ. D. BENSON & SON, STATIONERS, 49 JOHN ST., N.Y.	Black	Tan
	Brooklyn	NY-247	X	CK	BROOKLYN TRUST COMPANY User W. RYERSON KISSAM Printer STEARNS & BEALE, 155 FULTON ST. N.Y.	Black	Green Tint
	Brooklyn	NY-248	X	CK	(Script) Nassau National Bank of Brooklyn User W.A.Marshall Printer None	Black	White
	Buffalo	NY-249	X	D	BUFFALO RAILWAY CLEARING HOUSE ON MICHIGAN CENTRAL R.R. Payable to order of the BANK OF BUFFALO No Printer Indicated	Black	White
	Buffalo	NY-250	X	D	N.Y.CENTRAL FAST FREIGHT LINE WEST SHORE FAST FREIGHT LINE ON MICHIGAN CENTRAL R.R. Payable to LINCOLN NATIONAL BANK Printer Wm.H.Clark 23 Liberty St. N.Y.	Black	White
✓	Buffalo	NY-251	X	D	NEW YORK CENTRAL AND WEST SHORE FAST FREIGHT LINES on Michigan Central R.R. Payable to the BANK OF BUFFALO No Printer indicated.	Black	White
	Cooperstown	NY-252	X	CK	(Script)>First National Bank (Generic) No Printer	Black	White
	Cooperstown	NY-253	X	CK	(Script)>First National Bank User Panel at Left cut off [Siver & Brady ?] Printer DENNISON AND SONS, LITH. 2 LIBERTY St. N.Y.	Black	White

STATE-CITY	NUMBER	RN	ITEM	BANK OR USER	PRINT	PAPER
NEW YORK						
Cooperstown	NY-254	X	CK	(Script)>First National Bank User SIVER & BRADY Printer SPEED MFG.CO. SEA CLIFF, N.Y.	Black	Green
Elmira	NY-255	X	CK	THE MERCHANTS NATIONAL BANK (Generic) Printer DENNISON & SONS, LITH.2 LIBERTY ST N.Y.	Black	White
Elmira	NY-256	X	CK	(Old English) Merchants National Bank (Generic) Printer J.H.WARNER 81 JOHN ST. N.Y.	Black	White
Glens Falls	NY-257	X	CK	FIRST NATIONAL BANK (Generic) Printer J.H.WARNER 81 JOHN ST.N.Y.	Black	White
Kimgston	NY-258	X	CK	THE KINGSTON NATIONAL BANK (Generic) Printer DENNISON & SONS.LITH.2 LIBERTY ST. N.Y.	Black	White
Kingston	NY-259	X	CK	(Old English) National Ulster County Bank (Generic) Printer Dennison & Sons, Lith 2 Liberty St. N.Y.	Black	White
Lockport	NY-260	X	CK	(Script) The National Exchange Bank " The National Exchange" pen obliterated and changed to "Farmers & Mechanics Savings" PRINTER S.H.DUNSTON, BUFFALO, N.Y.	Black	White
Newburgh	NY-261	X	CK	(Old English) The National Bank of Newburgh User GEORGE R. BREWSTER Printer CORLIES, MACY & CO. INC'P'D.95 & 97 WILLIAM ST.N.Y.	Red	White
Newburgh	NY-262	X	CK	(Old English) Quassaick National Bank Printer CORLIES, MACY & CO.INC'P'D.95 & 97 WILLIAM ST.N.Y.	Blue	White
Newburgh	NY-263	X	CK	HIGHLAND NATIONAL BANK User Name JOHN H. QUINLAN COMMITTEE Handstamped vertically on panel at left. Printer Brown, Lent & Pett, 33 Maiden Lane N.Y.	Black	Beige
Lockport	NY-264	X	CK	NIAGARA COUNTY NATIONAL BANK Pen Obliteration and Name change to Farmers and Mechanics Savings Bank of Lockport " Newfane " replaces LOCKPORT at dateline. Printer G.H.DUNSTON BUFFALO, N.Y.	Black	White
Oneida	NY-265	X	CK	(Generic) ONEIDA VALLEY NATIONAL BANK Printer J.H.WARNER 81 JOHN ST. N.Y.	Blue	White
Oneonta	NY-266	X	CK	(Old English) Wilber National Bank User Henry Saunders Printer MILTON C. JOHNSON & CO. NEW YORK	Black	Tan
Potsdam	NY-267	X	CK	(Generic)THE PEOPLE'S BANK Printer CHILDS & SON. UTICA, N.Y.	Green	White
Rhinebeck	NY-268	X	CK	(Generic) The First National Bank Printer DENNISON & SONS, LITH., 2 LIBERTY ST. N.Y.	Black	Turquoise
Rochester	NY-269	X	CK	(Old English) The German American Bank of Rochester (Generic) CORLIES, MACY & CO. INC'P'D 95 & 97 WILLIAM ST. N.Y.	Black	White
Schnectady	NY-270	X	CK	THE (Old English)>Mohawk National Bank User Albert B. Van Voast Printer Dennison & Sons, Lith. 2 Liberty St. N.Y.	Black	White
Sing Sing	NY-271	X	CK	(Old English) First National Bank OF Sing Sing (Generic) Printer Oliver Watson, 60 John ST., N.Y.	Black	White
Troy	NY-272	X	D	UNITED SHIRT AND COLLAR COMPANY Printer ADAMS & GRACE , NEW YORK	Brown	Yellow

A. S. C. C. CHECK SURVEY

Send all items for the Check Survey to the Coordinator: Edward N. Lipson, 46 Appletree Lane, North Haven, CT 06473.

Submit a full-sized photocopy of each item which is to be listed. The name of the check printer, exactly as it appears on the face of the check and the colors of ink and paper (if other than black on white), should be written on the back of each photocopy.

Detailed guidelines for the submission of items to the Check Survey were outlined on page 32 of the August 1990, Issue #15, of The Check Collector.

ASCC SECRETARY'S COLUMN

1993 DUES NOTICES - these will be mailed around November 1, 1992. A postal card form will be used and will offer the option of renewing for either one or two years. Yearly dues will remain $10 (U.S., Canada, Mexico).

DIRECTORY CHANGES - includes changes received through August 15, 1992. The total number of members is 342.

ADDITIONS (previous members)

0758 BATTLES, RODNEY PO Box 54101 Hurst TX 76054 2 (Western), 4, 23
1240 BELLIVEAU, JOSEPH PO Box 462 Ellington CT 06029 12 (Coca-Cola paper)
1280 BURDICK, LARRY M. 24 Norwood Dr. West Seneca NY 14224 1, 20, 22, 30
0216 BURNHAM, ROLAND P. JR. 1211 Riverside Dr Lompoc CA 93436 1, 12 (Civil War, South), 21, 31
0902 CHILES, OLAN D. 1892 Avenida Aragon Oceanside CA 92056 4, 21
0851 CLARK, GERALD W. PO Box 520303 Salt Lake City UT 84152
1274 CLARK, RUSSELL J. PO Box 5661 Cortland NY 13045
1104 CUBA, MARIANO C. 8823 Old Harford Rd Baltimore MD 21234 1, 12 (unusual titles), 21, 30
1194 FIELDHOUSE, DAVID 7731 Loretta Av Philadelphia PA 19111
0467 HALEY, MARK J. Rt 1, Box 179 Waseca MN 56093 1, 2 (IA, MN, ND, SD), 6-7, 20, 24
0615 HOLLINS, CLINTON (D) PO Box 112 Springfield VA 22150
0834 HOSEK, GEORGE 7411 Idledale Ln Omaha NE 68112 1, 2 (NE), 12 (Military scrip)
1256 KARP, DONALD M. 905 Broad St Newark NJ 07102 2 (NJ, especially Newark area banks)
1348 KENNEDY, BETTE PO Box 841 Eustis FL 32727-0841 2 (FL), 4, 9, 14, 23
1288 KORZENIOWSKI, AL 2430 Cottage Pl Greensboro NC 27408 1-3, 5, 20, 23, 31
1156 KRAUS, GUY C. 702 St. Louis St Pass Christian MS 39571 2 (Mississippi)
1325 LEE, DR. WALLACE Suite 210, Summit Place Waterford MI 48328 1-4, 20-23, 30-32
0337 MIKESKA, MARVIN R. PO Box 26 Longview TX 75606 1, 2 (TX), 10, 14, 20, 22, 30-31
1296 MODLIN, LARRY J. (C/D) 9968 Damask Ct Manassas VA 22110 1, 4, 30, 32
0155 MOORE, EARL (C/D) PO Box 243 Wynwood PA 19096 2, 4, 21-23, 30
1141 MULLINS, DAVID PO Box 17571 Nashville TN 37217-0571 2 (TN), 12 (TN depression scrip)
0949 MURPHY, JUDITH Box 24056 Winston-Salem NC 27114 1, 2 (GA, NC, MA), 23
1251 O'HARE, JOHN J. (C/D) 197 Lancaster Av Buffalo NY 14222 2, 4, 30-31
1258 PATTERSON, DOUGLAS M. Route 2, Box 194 Blytheville AR 72315 1-2, 4, 30-31
1221 PEOPLES, DENNY (C/D) 8141 Springwater Dr., W Indianapolis IN 46256 2, 6-7, 20, 22, 31
0198 PERDUE, M. CLAY 4420 Pluvanna Av Richmond VA 23234 1-2, 12 (scrip & sutler items), 30
0430 PETERSON, ROY PO Box 623 Carson City NV 89701
1354 PRYOR, JOHN D. PO Box 505 Cockeysville MD 21300 1, 7, 12 (dated Sept. 17)
1364 REEVES, ROBERT Rt 2, Box CL 72-2 Murchison TX 75778 1, 2 (high school football bumper stickers)
0695 ROUGHTON, JERRY R. PO Box 831 Kenansville NC 28349 2, 4, 10, 23, 32 (all NC)
0563 SHORT, Y. T. Hunters Lodge, Cottesmore Rd Ashwell, Oakham Leicestershire LE15 7LJ United Kingdom
0687 STATE HISTORICAL SOCIETY, News and Periodical Unit 816 State St Madison WI 53706-1482
0097 STONE, JAMES F. 18 Ridgefield Dr Milford NH 03055 2 (MA, NH), 4, 20, 22-24, 30-31
1190 SUPINO, RAYMOND J. PO Box 121 Shirley NY 11967-0121
0763 SWEENEY, P. R. Security Bank & Trust Co. 20 North 3rd St Vincennes IN 47591 1, 8, 11, 14, 23, 25, 30
1351 VIRTUE, RAY 105 Shea Av Pembroke ON K8A 7W9 Canada 6, 14, 20
0073 WERNER, RAYMOND 9705 Hickory Hollow Rd, Lot 38 Leesburg FL 34788-9363 1, 2, 4, 8-11, 20-23, 25-26

NEW MEMBERS

1398 ANTHONY, RAY (D) 9715 Santa Monica Bl Beverly Hills CA 90210 1
1392 BOURNE, REMY 65 NE 66 Way Fridley MN 55432-4202 3 cent checks
(article in Coin World)
1399 CZARNIK, WALTER S. 2625-F Ashley Phosphate Rd 1, 20, 21
North Charleston SC 29418 (by Bob Spence)
1395 DOWD, NANCY C. (C/D) 4 Waggoner Rd Saratoga Springs NY 12866 2, 4, 20, 22-23
1389 GRABER, JOHN D. 1882 Sir Timothy Av Salt Lake City UT 1, 2 (AZ, IA, MI, UT), 20-21, 23, 84116-1553 31-32
1386 LOULIS, ANDREW E. PO Box 16591 South Lake Tahoe CA 96151 2 (IA), 4 (IA)
(by M. S. Katanjian)
1397 McKENZIE, LEE P. PO Box 807 Riverton UT 84065 1, 12 (checks by Draper, Toppan, Longacre & Co.), 20
(by Paul Brittian)
1387 REEVES, JAMES J. PO Box 219 Huntingdon PA 16652-0219 1, 6, 21-23, 30-32
(by Bob Spence)
1401 REEVES, WILLARD D. JR. (C/D) 500-H Wiloaks Dr Snellville GA 2 (Rocky Mountain states), 4, 12 (bill-30278 (Memphis Paper Money Show) heads, letterheads), 20, 22-24, 26
1393 SCHLESINGER, MARVIN 100 Randall Av., 4L Freeport NY 11520 2, 20, 22, 30
(article in Bank Note Reporter)
1396 SCHMIDT, J. Z. PO Box 31222 Billings MT 59107 1, 12 (ornate stock certificates, fancy
(from Encyclopedia of Associations) script handwriting), 20, 22-25, 30
1392 TACHA, MIKE 2700 Pearl St. Kingman AZ 86401 2 (AZ, CO, KS), 14, 22-23
1394 VERMEULEN, JAMES C. 720 Tulip Ln Connersville IN 47331 2 and 4 (Connersville & Fayette Co. IN),
(article in Bank Note Reporter and SPMC) 21-23, 30, 32
1388 WAYCHISON, WILLIAM PO Box 466 Timmins ON P4N 7E3 Canada 9-10, 14, 19, 23-24
(by Herman Boraker)
1390 WEINSTOCK, DR. SANFORD A. 8016 Middlebelt Rd Westland MI 20-21, 26, 31
48185 (by Bob Spence)
1400 WORCH, REYNOLD C. PO Box 46308 West Hollywood CA 90046 1 (pre-1900), 2 (AZ, CH), 7 (Philip-
(article in Bank Note Reporter) pines), 20, 22 (mining), 26

ADDRESS CHANGES

1252 HAMMELBACHER, FRANK W. (C/D) Norrico, Inc. 180-33 80th Dr
Jamaica Estates NY 11432-1531
1077 LESHER, RONALD E. SR. PO Box 323 Quakertown PA 18951
0812 RATHJEN, RAYMOND 5815 Walnut Dr Eureka CA 95503-6748
0381 WORRIES, JACK M. 421 Waterbrook Way Greenwood IN 46143

AREAS OF COLLECTING INTEREST

1 - Checks - General
2 - Checks (Regions or States of Special Interest)
3 - U.S. Government Checks
4 - Miscellaneous Fiscals (Bank Drafts, Bills of Exchange, Certificates of Deposit, Promissory Notes, Receipts, Warrants)
5 - Checks - Great Britian
6 - Checks - Canada
7 - Checks - World (Regions or Countries of Special Interest)
8 - Travellers Cheques or Money Orders
9 - Specimen Checks
10 - Ration Checks
11 - Refund/Rebate Checks
12 - Other (specify)
14 - Counter and Modern Checks
20 - Vignettes
21 - Autographs
22 - Railroads, Steamboats, Mining
23 - Banking History
24 - Security Printing and Printers
25 - Checks Protectors and Cancel Devices
26 - Wells Fargo History
30 - Stocks and Bonds
31 - Revenue Stamped Documents
32 - Emergency Scrip

C/D - Collector/Dealer, D - Dealer

ACROSS OUR DESK

Price lists, fixed price and mail bid catalogs, journals, etc., received and compiled as a resource for our members. Items with an (S) may require a subscription for future issues. Please write first to the company.

(S) Monthly price lists of checks, bank tokens, postcards and related items. Lee Poleske, Box 871, Seward, AK 99664.

* Extensive price list of checks, drafts, promissory notes, etc. arranged by states and locations. M.S. Kazanjian, 25 King Philip Ave., Barrington, RI 02806.

(S) List of checks, stocks and bonds, historical documents. Yesterday's Paper, PO Box 819, Concrete, WA. 98237.

(S) Regular catalog of CSA and obsolete bank notes, scrip, bonds and financial documents. Many checks and drafts arranged by states. Hugh Shull, PO Box 712, Leesville, SC 29070.

* Price list of archival albums and mylar holders for checks, bank notes and scrip, currency, etc. Also, an extensive list of checks, drafts, warrants, stocks and bonds. Oregon Paper Money Exchange, 6802 S.W. 33rd Place, Portland, OR 97219.

* Stocks and bonds, checks, old post cards and Paper Americana. Ken Prag, P.O. Box 531, Burlingame, CA 94011.

(S) Catalog of regular mail bid auctions of revenue stamps, checks, documents, stock certificates and related items. H.J.W. Daugherty, PO Box 1146, Eastham, MA 02642.

(S) Regular list containing a variety of historical documents, including checks, autographs, manuscripts, embossed revenues, etc. Edward J. Craig, 41 Third Street, Newport, RI 02840.

* Stocks and bonds, autographs, banknotes and posters, (Buffalo Bill and circus) bought and sold. Norrico, Inc., PO Box 6688-CC, Flushing, NY 11365.

* Catalog containing autograph letters, documents, manuscripts and checks for collectors. Robert F Batchelder, 1 West Butler Avenue, Ambler, PA 19002.

* Paper Americana, fiscal and Western historian. Gypsyfoot Enterprises, Doug & Gina McDonald, PO Box 350093, Grantsdale, MT 59835.

(S) Mail bid auction list featuring checks, stocks and bonds, obsoletes, receipts, ephemera and paper Americana. James J. Reeves, Box 219, Huntingdon, PA 16652-0219

(S) *Western Places*, a new quarterly magazine covering the mainland western U.S. It is about places, with historical details, many photographs and referenes. Western Places, Box 2093, Lake Grove, OR 97035.

(S) Price list of checks, promissory notes, receipts, etc. Richard T. Hoober, Box 106, Newfoundland, PA 18445.

* Price list of CSA and obsolete bank notes, checks, drafts, related items and books Carling's of Florida, PO Drawer 580, Pomona Park, FL 32181-0580.

(S) Mail bid sales of checks, stock certificates, and billheads. Columbus Industries, Inc., 324 S. Wells Ave., Reno, NV 89502.

* Price list of British and some overseas cheques. Collector's Gallery, 6 & 7 Castle Gates, Shrewsbury SY1 2AE, United Kingdom.

* Western area historical documents, stocks and bonds, autographs and more. America West Archives, PO Box 100, Cedar City, UT 84720.

* Stock certificates for collectors. Advise of your collecting interests for current list. American Vignettes, PO Box 155-CC, Roselle Park, NJ 07204.

(S) Catalog of currency, stock and bond certificates. Terry Cox, PO Box 60, Idaho Springs, CO 80452

* Checks, paper money, etc. Roger B. Stolberg, PO Box 9472, San Diego, CA 92169

* Stocks, bonds, checks, warrants, exchanges, C.D.'s and misc. Ray Miller, PO Box 4189, Lancaster CA 93539.

* Western and territorial specialist. Vern Potter, PO Box 10040, Torrance, CA 90505-0740.

* Catalog of regular mail bid sale of historical documents, including checks, autographs and financial history. List includes archival supplies. COHASCO, INC., Postal 321, Yonkers, NY 10702.

* Catalog of checks, letters, documents and manuscripts in many areas of collector interest. Earl Moore, PO Box 243, Wynnewood, PA 19096-0243.

(S) Extensive price list of British and some overseas cheques, bills of exchange and books on banking history Squirrel Publishing Ltd., Hobsley House, Frodesley, Shrewsbury SY5 7HD, United Kingdom.

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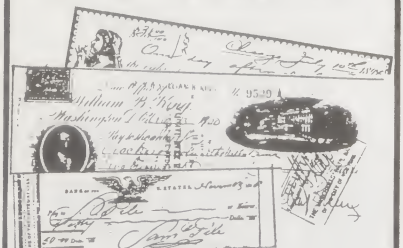

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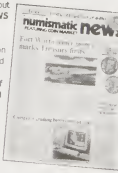

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